Certificate Number: 14688-UT-DE-012863063

Bankruptcy Case Number: 10-33416



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 1, 2010, at 10:35 o'clock AM MDT, Samuel N. Jones completed a course on personal financial management given by internet by \$10 Debtor Education, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Utah.

Date: November 1, 2010 By: /s/Helen L. Cagle

Name: Helen L. Cagle

Title: Managing Director